

In re Jack Feuntes Ramona Feuntes

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

|  |    |                 |
|--|----|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)  | \$ | <u>4,667.14</u> |
| a. Are real estate taxes included?      Yes <u>✓</u> No _____  |    |                 |
| b. Is property insurance included?      Yes <u>✓</u> No _____  |    |                 |
| 2. Utilities: a. Electricity and heating fuel  | \$ | <u>275.00</u>   |
| b. Water and sewer   | \$ | <u>41.00</u>    |
| c. Telephone   | \$ | <u>175.00</u>   |
| d. Other <u>Triple Play</u>  | \$ | <u>185.00</u>   |
| 3. Home maintenance (repairs and upkeep)   | \$ | <u>95.00</u>    |
| 4. Food  | \$ | <u>1,500.00</u> |
| 5. Clothing  | \$ | <u>150.00</u>   |
| 6. Laundry and dry cleaning  | \$ | <u>40.00</u>    |
| 7. Medical and dental expenses   | \$ | <u>80.00</u>    |
| 8. Transportation (not including car payments)   | \$ | <u>350.00</u>   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  | \$ | <u>75.00</u>    |
| 10. Charitable contributions   | \$ | <u>30.00</u>    |
| 11. Insurance (not deducted from wages or included in home mortgage payments)                                |    |                 |
| a. Homeowner's or renter's   | \$ | <u>0.00</u>     |
| b. Life  | \$ | <u>0.00</u>     |
| c. Health  | \$ | <u>0.00</u>     |
| d. Auto  | \$ | <u>274.00</u>   |
| e. Other _____   | \$ | <u>0.00</u>     |
| 12. Taxes (not deducted from wages or included in home mortgage payments)                                    |    |                 |
| (Specify) _____  | \$ | <u>0.00</u>     |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) |    |                 |
| a. Auto  | \$ | <u>250.00</u>   |
| b. Other _____   | \$ | <u>0.00</u>     |
| 14. Alimony, maintenance, and support paid to others   | \$ | <u>0.00</u>     |
| 15. Payments for support of additional dependents not living at your home                                    | \$ | <u>0.00</u>     |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)             | \$ | <u>0.00</u>     |
| 17. Other <u>Childcare-baby sitting and miscellaneous items</u>  | \$ | <u>125.00</u>   |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

|    |                 |
|----|-----------------|
| \$ | <u>8,312.14</u> |
|----|-----------------|

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

## 20. STATEMENT OF MONTHLY NET INCOME

|  |    |                 |
|--|----|-----------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | <u>8,249.37</u> |
| b. Average monthly expenses from Line 18 above       | \$ | <u>8,312.14</u> |
| c. Monthly net income (a. minus b.)                  | \$ | <u>-62.77</u>   |

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## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **22** \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 3/10/2011

Signature: s/ Jack Feuntes  
**Jack Feuntes**

Debtor

Date: 3/10/2011

Signature: s/ Ramona Feuntes  
**Ramona Feuntes**

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)